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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State)	Chapter you are filing under:
· · · · · · · · · · · · · · · · · · ·	✓ Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Michelle	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Smith	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.		
		Last name	Last name
		First name	First name
		That hane	Histilane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Michelle		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8238 S. Wabash Ave Number Street	Number Street
		ChicagoIllinois60619CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Michelle Smith Case number (if known) Middle Name First Name Last Name Part 2: **Tell the Court About Your Bankruptcy Case** 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for **Bankruptcy Code you** Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois Case number 14-bk-13598 When 4/11/2014 MM / DD / YYYY When District Case number MM / DD / YYYY When District Case number __ MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you ____ Yes. Debtor spouse who is not When Case number, if known filing this case with MM / DD / YYYY you, or by a business Relationship to you _ partner, or by an Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Smith Debtor 1 Michelle __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Michelle Smith Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Michelle Smith Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michelle Smith Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/8/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michelle		Smith	Case number (if k	nown)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained Iso certify that I have delivered to	d the
If you are not	debtor(s) the notice rea	uired by 11 U.S.C. § 3	42(b) and. in a case in w	hich § 707(b)(4)(D) applies, certif	v that I
represented by an				ules filed with the petition is inco	
attorney, you do not	navo no miomoago ante	ar mquiry triat trio	Torriacion in the conce	and med war are pender to mee	
need to file this page.	/s/ Alexander Prebe		Date	3/8/2017	
11131	Signature of Attorney	**		M / DD / YYYY	
	Signature of Attorney	IOI Debioi			
	Alexander Preber				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374979	Email address	apreber@semradlaw.com	
			_		
	Bar number		State		

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Fill in this information to identify your case:						
Debtor 1	Michelle		Smith			
	First Name	Middle Name	Last Name	-		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	-		
United States E	Sankruptcy Court for the:	Northern	District of Illinois	-		
Case number (If known)			(State)	-		

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,266.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,266.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$394.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,400.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$55,021.00
Your total liabilities	\$58,815.00
Part 3: Summarize Your Income and Expenses	
Canimarizo Foar mosmo ana Exponeso	
4. Schedule I: Your Income (Official Form 106I)	\$3,061.34
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$3,069.00

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Debtor 1 Michelle Smith _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,686.67 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,400.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,975.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$13,375.00

9g. Total. Add lines 9a through 9f.

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E-11 :	· . C		3		
Fill in this	information to identify	your case:			
Debtor 1	Michelle		Smith		
Debtor 2	First Name	Middle N	Name Last Name		
(Spouse, if fi	ling) First Name	Middle N	Name Last Name		
United Sta	ates Bankruptcy Court	or the: Northern	District of Illinois (State)		
Case num	nber		(State)		
Officia	al Form 106A	/B			Check if this is an amended filing
	dule A/B: Pr				12/1
category v responsible write your Part 1:	where you think it fits le for supplying corre name and case num Describe Each Re	best. Be as complete a ct information. If more s ber (if known). Answer e sidence, Building, La	nd, or Other Real Estate You Own or Ha	e are filing together, both a is form. On the top of any we an Interest In	are equally
1. Do you	No. Go to Part 2	•	in any residence, building, land, or similar pro	perty?	
1.1	Yes. Where is the property of	able, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Number Street City Sta	te Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	ommunity property
If you	own or have more tha	ano liet horo:	Other information you wish to add about this property identification number:	s item, such as local	
1.2		able, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: naims Secured by Property. Current value of the portion you own?
	Number Street City Sta	te Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as feet the entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this property identification number:	(see instructions)	ommunity property

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Debtor 1	Michelle	Smith Case r	umber (if known)
	First Name Middle N	ame Last Name	
1.3	et address, if available, or other description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nun City	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Check o Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	
3 V44	the dellar value of the portion you ow	property identification number: n for all of your entries from Part 1, including any	entries for pages
	ve attached for Part 1. Write that nun		
		>	
Do you ow you own t	hat someone else drives. If you lease a ve ans, trucks, tractors, sport utility vehicles,	sterest in any vehicles, whether they are registered chicle, also report it on Schedule G: Executory Contract motorcycles	•
Ye	S		
3.1	Make	Who has an interest in the property? Che one. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?
		At least one of the debtors and another Check if this is community property (instructions)	see
3.2	Make Model: Year:	Who has an interest in the property? Cheone. Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> <i>Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? Current value of the portion you own?
		Check if this is community property (instructions)	see

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tor 1	Michelle First Name	Middle Name	Smith Last Name	Case number	er (if known)	
		Middle Name				
3.3	Make		Who has an interest in the	property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·
	Model: Year:	-	one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only		Creations with thave old	ums occured by moper
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
		Check if this is commu	nity property (see			
			instructions)	, [] (
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
Exar	mples: Boats, trailers, motors	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles,	r vehicles, and acco		
Exar	mples: Boats, trailers, motors No Yes Make	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	r vehicles, and acc motorcycle accessor	Do not deduct secured	
Exar	nples: Boats, trailers, motors No Yes	·	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the one.	r vehicles, and acc motorcycle accessor	ies	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only	r vehicles, and acc motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	·	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	r vehicles, and accommotorcycle accessor property? Check inly as and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only	r vehicles, and accommotorcycle accessor property? Check inly as and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor Check if this is communication.	r vehicles, and accommotorcycle accessor property? Check hly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communications)	r vehicles, and accommotorcycle accessor property? Check hly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Prope
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communicative instructions) Who has an interest in the	r vehicles, and accommotorcycle accessor property? Check hly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	claims on Schedule ims Secured by Property Prope
4.1	Make Model: Other information: Make Model: Make Model: Model: Make Model: Model: Model: Model: Model:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communicative instructions) Who has an interest in the one.	r vehicles, and accommotorcycle accessor property? Check hly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured Creditors Creditors Control of Secured Creditors	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accommotorcycle accessor property? Check Inly Its and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Prope
4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Other information: Make Model: Year:	·	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	r vehicles, and accommotorcycle accessor property? Check Inly It's and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own? Current value of the portion you own? claims or exemptions. It is claims on Schedule with Secured by Propertions Secured by Propertions of the Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	instructions) er recreational vehicles, other it, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accommotorcycle accessor property? Check Inly Its and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own? Current value of the portion you own? claims or exemptions. It is claims on Schedule with Secured by Propertions Secured by Propertions of the Current value of the

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$365.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$225.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$20.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1310.00 for Part 3. Write that number here

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Debtor 1 Michelle Smith Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$15.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Navy Federal Credit Union \$-59.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Navy Federal Credit Union \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Michelle		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer a lasuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
		na, Enisa, Reogii, 401(k), 403(b)	i, tillit saviligs accounts	, or other pension or profit-straining plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.			_	
		Pension plan:		-	
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d deposits you have made so that with landlords, prepaid rent, public			
	100	Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	tor 1 Michelle First Name	Middle	Smith Name Last Name		ber (if known)	
24.	Interests in a		count in a qualified ABLE pr	ogram, or under a qualified	state tuition program.	
	✓ No Yes	Institution name and descri	iption. Separately file the record	ds of any interests.11 U.S.C. §	521(c):	
25.		able or future interests in or your benefit	property (other than anythir	ng listed in line 1), and right	s or powers	
	No Yes. Desc	ribe				
26.	-	= -	secrets, and other intellectes, proceeds from royalties an			
	No Yes. Desc	ribe				
27.		nchises, and other genera	_	noldings, liquor licenses, profe	ssional licenses	
	✓ No Yes. Desc	ribe				
Mor	ney or propei	rty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or	wed to you				
	abou	specific information t them, including whether already filed the returns	Anticipated 2016 Taxes: EIC Anticipated 2016 Tax Refund Anticipated 2016 Tax Refund	d: Child Tax Credit	Federal:	\$0.00
	-	he tax years			State:	\$0.00
					Local:	\$0.00
29.	Examples: Past		spousal support, child suppor	rt, maintenance, divorce settler	ment, property settlemen	t
	No Von Give	specific information			Alimony:	\$0.00
	res. Give	specific information			Maintenance:	\$0.00
					Support:	\$0.00
					Divorce settlement:	\$0.00
					Property settlement:	\$0.00
30.	Examples: Unp		ce payments, disability benefit loans you made to someone of	ts, sick pay, vacation pay, worl else	kers' compensation,	
	✓ No					
	Yes. Descr	ibe				

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Deb ⁻	tor 1 Michelle		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance polici Examples: Health, disability, or		wings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insurance of of each policy and list its v	company	npany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liproperty because someone have No	iving trust, expect procee		cy, or are currently entitled to receive	
33.	Claims against third parties, Examples: Accidents, employn No Yes. Describe			a demand for payment	
34.	Other contingent and unlique to set off claims No Yes. Describe	 uidated claims of every	y nature, including counter	claims of the debtor and rights	
35.	Any financial assets you did No Yes. Describe	not already list			
36.	Add the dollar value of all of for Part 4. Write that number	-			\$-44.00
Part				nterest In. List any real estate in Part	:1.
37.	No. Go to Part 6. Yes. Go to line 38.	ıl or equitable interesi	t in any business-related pr	C	Current value of the cortion you own?
38.	Accounts receivable or com	missions you already	earned	C	r exemptions
	✓ No Yes. Describe				
39.	- Na		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elect	ronic devices
	Yes. Describe				

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Deb	tor 1 Michelle	Smith	Case number (if known)	
1	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your tra	de	
	✓ No			
	Yes. Describe			
				
41.	Inventory			
	✓ No			
	Yes. Describe			
	-			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists mailing	lists, or other compilations		·
70.	<u> </u>	note, or other complications		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No			
	<u> </u>	iho		
	Yes. Descr			
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			_
				_
				-
45. A	dd the dollar value of a	II of your entries from Part 5, including any entries for pages	s vou have attached	
		r here		
<u> </u>				
Part		nrm- and Commercial Fishing-Related Property You interest in farmland, list it in Part 1.	Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fish	ning-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
	Ш			or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	√ No			
	Yes. Describe			
	—			

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Debt	or 1 Michelle		Smith ast Name	Case number (if known)	
48.	Crops-either growing		Lot Numb		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
	✓ No				
	Yes. Describe				
	-				
		Il of your entries from Part 6, including		u have attached	
>	ir o. wite that hambe				
Part 1	Describe All Pro	perty You Own or Have an Intere	est in That You Did Not	: List Above	
	Do you have other prop	perty of any kind you did not already l			
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write the	at number here		>
Part 8	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. p	oart 2 total vehicles, lin	e 5			
57. P	art 3: Total personal ar	nd household items, line 15	\$1310.00		
58. P	art 4: Total financial as	ssets, line 36	\$-44.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61	\$1266.00		+ \$1266.00
				Copy personal property total	
		Selection A/D Address 55 P. CO.			\$1266.00
63. T	οται οτ αιι property on S	Schedule A/B. Add line 55 + line 62			

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Debtor 1	Michelle		Smith	Case number (if known)	
	First Names	Middle Noses	Look Money		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.			
6.2. Household goo	ds and furnishings				
No					
Yes. Describe	Dresser	\$250.00			

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Schedul	e C: The Prope	rty You Claim	as Exempt	
Official	Form 106C			Check amend
Case number (If known)				
			(State)	
United States E	Bankruptcy Court for the: N	Northern	District of Illinois	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 2				
	First Name	Middle Name	Last Name	
Debtor 1	Michelle		Smith	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt				
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ren if your spouse is filing with you.			
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief description: Federal, Anticipated 2016 Taxes: EIC	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1); 735 ILCS 5/12-1001(b)		
	Line from Schedule A/B: 28		арріісавіе Statutory III III			
	Brief description: Federal, Anticipated 2016 Tax Refund: Child Tax Credit	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1); 735 ILCS 5/12-1001(b)		
	Line from Schedule A/B: 28					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Debtor 1 Michelle Smith Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Federal, Anticipated 2016 Tax Refund Line from Schedule A/B: 28	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Clothing Line from Schedule A/B: 11	\$450.00	\$450.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$365.00	\$365.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Navy Federal Credit Union Line from Schedule A/B: 17	(\$59.00)	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Savings account, Navy Federal Credit Union Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Misc. Electronics Line from Schedule A/B: 07	\$225.00	\$225.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Misc. Jewelry Line from Schedule A/B: 12	\$20.00	\$20.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cash in Hand Line from Schedule A/B: 16	\$15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Fill in this	s information to identify your cas	se:				
Debtor 1	Michelle First Name	Middle Name	Smith Last Name			
Debtor 2 (Spouse, if		Middle Name	Last Name			
United S	tates Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case nur	mber		(State)			
Offic	ial Form 106D			l		Check if this is an amended filing
Sche	edule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more spa name and 1. Do	ce is needed, copy the Additio d case number (if known). any creditors have claims se	ecured by your proper	le are filing together, both are equaniber the entries, and attach it to the ty? with your other schedules. You hav	his form. On the top	of any additional pa	
2. Li				Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
BII CH	ho owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Dresser As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	made (such as mortgage or secured n as tax lien, mechanic's lien) n a lawsuit right to offset)	\$394.00	\$250.00	<u>\$144.00</u>
	ate debt was 7/1/2013	Last 4 digits of accou	ınt number <u>4731</u>			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$394.00

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Fill in this in	formation to identify your case:				
Debtor 1	Michelle First Name Middle Nam	Smith e Last Name			
Debtor 2 (Spouse, if filing	g) First Name Middle Nam	e Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois (State)			
Case numb	er	(Gate)			
Official	Form 106E/F		Chec	k if this is an	amended filing
Sched	dule E/F: Creditors Wh	no Have Unsecured Claims	5		12/15
Form 106A/ claims that the entries i known).	B) and on Schedule G: Executory Contracts an are listed in Schedule D: Creditors Who Hold C in the boxes on the left. Attach the Continuationst All of Your PRIORITY Unsecured Clair		any creditors by the Part you	with partia u need, fill it	lly secured out, number
☐ N	y creditors have priority unsecured claims aga o. Go to Part 2. es.				
listed, As mu Contin	identify what type of claim it is. If a claim has both ch as possible, list the claims in alphabetical order	has more than one priority unsecured claim, list the creditor s priority and nonpriority amounts, list that claim here and show according to the creditor's name. If you have more than two lds a particular claim, list the other creditors in Part 3. tions for this form in the instruction booklet.)	w both priority	and nonprior	ity amounts.
,		·	Total claim	Priority amount	Nonpriority amount
	ty Creditor's Name Sox 7346	Last 4 digits of account number When was the debt incurred?	\$3,400.00	\$3,400.00	\$0.00
City Who	delphia Pennsylvania 19101 State Zip Code incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim relates to a community deb	t Claims for death or personal injury while you were intoxicated			
Is the	e claim subject to offset?	Other Specify			

Yes

Other. Specify _____

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AMERICAN COLLN CORP \$235.00 Last 4 digits of account number Nonpriority Creditor's Name 919 W ESTES When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SCHAUMBURG 60193 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? Yes 4.2 AT&T \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 105262 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Mobile Bills Is the claim subject to offset? **✓** No Yes 4.3 Avon Administrative offices \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6901 Golf Road Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60053 Morton Grove Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Michelle Smith Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning	g with 4.5 followed by 4.6, and so forth	Total claim
4.4		g with 4.5, lollowed by 4.6, and 50 lottil.	
4.4	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number	\$100.00
	PO Box 982236	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	T	Unliquidated	
	El Paso Texas 79998 City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts ✓ Other. Specify NSF Fees	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
1 =	CAPITAL ONE		\$534.00
4.5	Nonpriority Creditor's Name	Last 4 digits of account number 9991	\$554.00
	P O Box 30253	When was the debt incurred? 2/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City Utah 84130	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.6	CCI	— Last 4 digits of account number 1877	\$1,266.00
_	Nonpriority Creditor's Name 501 Greene Street # 302	When was the debt incurred? 6/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Augusta Georgia 30901	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR. 10	
		COMMONWEALTH EDISON Other. Specify COMPANY	

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Debtor 1 Michelle Smith Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	CCI	- Last 4 digits of account number 2343	\$1,132.00
	Nonpriority Creditor's Name 501 Greene Street # 302	When was the debt incurred? 6/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Augusta Georgia 30901	- Unliquidated	
	City State Zip Code	'	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: 10 Other. Specify PEOPLES GAS LIGHT AND COKE	
	Yes	Other. Specify TEOLEG AND FIGHT AND GONE	
4.8	Certegy Check Services Inc	- Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name PO Box 30046	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	T	Unliquidated	
	TampaFlorida33630CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Other	
	Is the claim subject to offset?		
	Yes		
4.9	Chase Nonpriority Creditor's Name	- Last 4 digits of account number	\$200.00
	Po Box 9001871	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	Louisville Kentucky 40290	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify NSF Fees	
	✓ No		
	Yes		

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Chexsystems \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7805 Hudson Rd # 100 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Woodbury Minnesota 55125 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets 4.11 \$700.00 Last 4 digits of account number _ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ unpaid parking tix Is the claim subject to offset? **✓** No Yes 4.12 Comcast Cable c/o Xfinity \$450.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7561 North Point Pkwy #900 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30022 Alpharetta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify ____

Unpaid Cable Bills

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Credit Management \$426.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CARROLLTON 75007 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.14 Credit Union 1 \$100.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 9441 S Kedzie Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Pk Illinois 60805 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSF Fees Other. Specify __ Is the claim subject to offset? **✓** No Yes Davis, Waymon 4.15 \$664.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11045 S. homewood n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60643 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Unpaid Rent

✓ No Yes

Is the claim subject to offset?

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF EDUCATION/NELN \$4,457.00 Last 4 digits of account number 9374 Nonpriority Creditor's Name When was the debt incurred? 8/1/2010 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF EDUCATION/NELN \$2,700.00 Last 4 digits of account number 9274 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.18 \$2,128.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 3/1/2009 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 DEPT OF EDUCATION/NELN \$690.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/1/2011 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 GE Money Bank \$600.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 960061 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32896 Orlando Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes JEFFERSON CAPITAL SYST 4.21 \$2,076.00 5003 Last 4 digits of account number Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? 4/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

001 UnknownLoanType

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Liberty University \$6,485.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1917 University Blvd. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 24515 Virginia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.23 MED BUSI BUR \$303.00 1002 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 9/1/2011 1460 RENAISSANCE D SUITE 400 Number Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes NCO Fiancial Systems 4.24 \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P O Box 105236 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset?

✓ No Yes

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Pathology Assoc of Chicago Ltd \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88487 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.26 **PNC** \$200.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 7300 S Stony Island Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60649 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt NSF Fees Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.27 Sprint \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Mobile bills

✓ No Yes

Is the claim subject to offset?

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$1,340.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 1/1/2000 Street Number As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55440 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes TIDEWATER MOTOR CREDIT \$16,171.00 Last 4 digits of account number 0836 Nonpriority Creditor's Name 6520 INDÍAN RIVER RD When was the debt incurred? 3/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated VIRGINIA BEACH Virginia 23464 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 2009 / 10 Jeep Patriot (Repo'd) Is the claim subject to offset? **✓** No Yes **UIC Dept of Psychiatry** 4.30 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 912 South Wood Street, m/c 913 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Other Is the claim subject to offset?

✓ No Yes

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 UNITED TRANZACTIONS \$525.00 Last 4 digits of account number Nonpriority Creditor's Name 2811 CORPORATE WAY When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33025 MIRAMAR Florida City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Unsecured Debt Is the claim subject to offset? **✓** No Yes University of Illinois at Chicago \$1,375.00 4.32 Last 4 digits of account number _ Nonpriority Creditor's Name 7720 Solution Center When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60677 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unpaid Medical Is the claim subject to offset? **✓** No Yes **VERIZON** 4.33 \$1,499.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2014 455 Duke Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent 37067 Franklin Tennessee Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify ___

InstallmentLoan

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Smith Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Women's Healthcare of IL \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 9730 S. Western Ave, Suite 100 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Park 60805 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Medical Is the claim subject to offset? **✓** No Yes WOW 4.35 \$265.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 4350 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream Illinois 60197 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unpaid Cable Bills Is the claim subject to offset? **✓** No

Yes

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Debto	r 1 Michelle First Name		Middle Name	Smith Last Name	Case number (if known)				
Part 3	List Other	rs to Be Notified A	bout a Debt Tha	nt You Already Liste	d				
C C	5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Harris, Arnold								
_	lame			On which entr	y in Part 1 or Part 2 did you list the original creditor?				
1	111 West Jackson B		Line 4.11	of (Check Part 1: Creditors with Priority Unsecured Claims					
_	Number Stre	eet			one): Part 2: Creditors with Nonpriority Unsecured Claims				
<u>c</u>	Chicago	Illinois	60604	Last 4 digits of	f account number				
2	City	State	Zip Code						

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Debtor 1 Michelle Smith Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$3,400.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$3,400.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$9,975.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$45,046.00
	6j. Total. Add lines 6f through 6i.	6j.	\$55,021.00

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Fill in this information to identify your case:						
Debtor 1	Michelle		Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_		
Case number (If known)						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	ournoine rago	10 01 10
Fill in this infor	mation to identify your	case:		
Debtor 1	Michelle		Smith	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Omiod Ciaico I	samaptoy Court for the		(State)	
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Sahadul	e H: Your Co	- dobtoro		40/45
Schedul	e n: Your Co	deblors		12/15
known). Answe	er every question.	you are filing a joint case, do		of any Additional Pages, write your name and case number (if
2. Within th Idaho, Lo	uisiana, Nevada, New M Go to line 3.	ou lived in a community properties. Puerto Rico, Texas, Water spouse, or legal equivalent.	shington, and Wisconsin.)	
	Yes. In which commu	nity state or territory did you	live?	_ Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Code	
again as	a codebtor only if that	t person is a guarantor or co	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				3-		
Fill in this informati	on to identify	your case:				
Debtor 1 Miche			Smith			
First N	Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First N	Jame	Middle Name	Last N	ame	— I п	An amended filing
						A supplement showing post-petition chapte
United States Bankru the:	iptcy Court for	Northern	District of Illi	nois State)		expenses as of the following date:
Case number			(0	idio)		
(If known)						MM / DD / YYYY
Official Forr	n 106l					
Schedule I:	Your In	come				1
information about y spouse. If more spa number (if known).	our spouse. I nce is needed	f you are separated and attach a separate shew a question.	d your spous	se is not filin	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and cas
1. Fill in your emplo	pyment		Debtor 1			Debtor 2
information.		Employment status				
If you have more t	•	Linployment status	✓ Emplo	-		Employed
attach a separate prinformation about	•		☐ Not Er	nployed		Not Employed
employers.		Occupation	Office Spe	cialist		
Include part time, s self-employed wor		Employer's name	Comptrolle	er-State of Illino	ois	
Occupation may in	nclude student	Employer's address	P.O. Box 2			Number Street
or homemaker, if it	t applies.		- Number Str	eet		Number Street
			Chicago	Illinois	60621	· -
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give Det	ails About M	Ionthly Income				
spouse unless you a	re separated.				-	vrite \$0 in the space. Include your non-filing
If you or your non-fili more space, attach			combine the			or that person on the lines below. If you nee
				For	Debtor 1	non-filing spouse
						non-ining spouse
		ry, and commissions (before calculate what the monthly to		2.	\$4,592.00	mon-ning spouse
deductions.) If n be.		calculate what the monthly v			\$4,592.00 + \$0.00	non-ining spouse

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Debtor 1Michelle First Name Middle Name	Smith Last Name	Case number	r <i>(if</i>	
THOCHAINC MICCO HAINC	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4	\$4,592.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$753.82		
5b. Mandatory contributions for retirement plans	5b.	\$183.70		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$318.76		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$74.38		
5h. Other deductions. Specify: Involuntary Deductions for Employment	5h. +	\$200.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	-5f + 5g 6.	\$1,530.66		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$3,061.34		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a. <u>.</u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive Include alimony, spousal support, child support, maintenance				
divorce settlement, and property settlement.	8c	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	its			
	8f	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g$	g + 8h. 9. <u>-</u>	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$3,061.34 +	=	\$3,061.34
 State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am 	ur household, your d	ependents, your roomn		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$3,061.34
·				Combined monthly income
13. Do you expect an increase or decrease within the year after No.	r you file this form?			-
Voc Evoloin:				
Yes. Explain:				

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		Doct	iment Page 43 of 78		
Fill in this infor	mation to identify	/ your case:			
Debtor 1	Michelle		Smith		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2					na
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ig
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is ne wer every questi				
	cribe Your Ho	usehold			
1. Is this a joi					
	to line 2				
Yes. D		in a separate household?			
L	No				
L	Yes. Debtor 2	must file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Relative	8 years	No.
			Relative	4 months	Yes. No.
					Yes.
			Child	31 years	No. ✓ Yes.
expenses o	penses include f people other	✓ No			_ _
than yourself and dependents		Yes			
Part 2: Esti	mate Your Ong	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	n non-cash government assistance luded it on Schedule I: Your Income	-		Your expenses
	or home owners	ship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$700.00
If not incl	uded in line 4:				
4a. Real e	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Michelle Smith Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last N	Name		
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home e	quity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural g	as		6a.	\$250.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$268.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping sup	oplies		7.	\$760.00
8. Childcare and children's ed	lucation costs		8.	\$168.00
9. Clothing, laundry, and dry o	eleaning		9.	\$175.00
10. Personal care products ar	nd services		10.	\$155.00
11. Medical and dental expen	ses		11.	\$60.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare. s		12.	\$225.00
13. Entertainment, clubs, reci	reation, newspapers, magazines, and b	ooks	13.	\$0.00
14. Charitable contributions a	and religious donations		14.	\$50.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines 4	l or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$98.00
15d. Other insurance. Specif	у:		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in line	es 4 or 20.		
Specify:		<u></u>	16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl	e 1		17a	\$0.00
17b. Car payments for Vehic	le 2		17b	\$0.00
17c. Other. Specify: Cube S	Smart Storage		17c	\$160.00
17d. Other. Specify:			17d	\$0.00
	, maintenance, and support that you di	d not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).		18.	
	to support others who do not live with	you.		
Specify:			19.	\$0.00
20. Other real property expense 20a. Mortgages on other pro	ses not included in lines 4 or 5 of this for nerty	orm or on schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	p,		20a	\$0.00
20c. Property, homeowner's	or renter's insurance		20b	\$0.00
20d. Maintenance, repair, an			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. HOMEOWITE S association	on condominant dues		20e	\$0.00

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Debtor 1 Miche			Smith	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses	5.				\$3,069.00
	nes 4 through 21.		\$0.00			
	line 22 (monthly expense		\$3,069.00			
22c. Add lir	ne 22a and 22b. The resu	alt is your monthly expe	enses.		22.	
23. Calculate	your monthly net incom	ne.				
23a. Copy	line 12 (your combined m	nonthly income) from S	schedule I.		23a	\$3,061.34
23b. Copy	your monthly expenses f	rom line 22 above.			23b	\$3,069.00
	act your monthly expense	, ,	come.			(\$7.66)
The re	esult is your monthly net	income.			23c	
			oan within the year or do y codification to the terms of			

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Michelle		Smith		
	First Name	Middle Name	Last Name	,	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	☑ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Michelle Smith	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 3/8/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill ir	n this int	formation to identify y	our case:					
Debt	tor 1	Michelle First Name	Middle	Smith e Name Last Na	ame	_		
Debt (Spou	tor 2 use, if filing			e Name Last Na		_		
		es Bankruptcy Court for		District of Illii				
Case (If kno	e numbe	er		(S:	tate)	-		
Off	ficia	l Form 107	,					Check if this is a amended filing
			_	for Individuals	Filina fo	or Bankru	ptcv	12/1:
Be as	s comp mation	olete and accurate a	as possible. If two leeded, attach a se	married people are filing parate sheet to this for	g together, bo	th are equally i	responsible for s	
Part	1: Gi	ive Details About Y	our Marital Statu	s and Where You Live	d Before			
1.	What	is your current marit	al status?					
		Married Not married						
2.	Durin	g the last 3 years, ha	ve you lived anywhe	ere other than where you	live now?			
	Ľ.	No 'es. List all of the plac	ces you lived in the la	ast 3 years. Do not include	e where you live	e now.		
	C	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	N -	Number Street		From	Number St	reet		From
	ō	City State	Zip Code	-	City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	<u> </u>	Number Street		From	Number St	reet		From To
	ō	Dity State	Zip Code	-	City	State	Zip Code	
	and terr	<i>ritories</i> include Arizona,	California, Idaho, Lou	spouse or legal equivaler uisiana, Nevada, New Mexic ur Codebtors (Official Forr	co, Puerto Rico, T			

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Smith

Debtor 1 Michelle Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$10000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$52000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$48000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: Est. Child Support \$500.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Michelle Smith __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor 1	Michelle			Sm	nith	Case number	(if known)
	First Name		Middle Name	Las	t Name		
Insi con age	ders include your porations of which	relatives; an you are an for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any erson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	Ctata	Zin Codo				
	City	State	Zip Code				
	No	_	ranteed or cosigned	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Michelle Smith Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Repo of a 2009 Jeep Patriot 08/2016 \$0 TIDEWATER MOTOR CREDIT Creditor's Name Explain what happened 6520 INDIAN RIVER RD Number Street Property was repossessed. Property was foreclosed. VIRGINIA BEACH Virginia 23464 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Michelle	Smith	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action the	Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit or	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Michelle	Smith	Case number (if known)	
	First Name Middle Nam	e Last Name		
. Wi	thin 2 years before you filed for bankrupt	cy, did you give any gifts or contribut	ions with a total value of more than	\$600 to any charity?
	I No			
✓	No			
	Yes. Fill in the details for each gift or cor	ntribution.		
	Gifts or contributions to charities	Describe what you contrib	outed Date you	Value
	that total more than \$600	Describe what you contrib	contribute	
	that total more than \$600		Contribute	34
	Charity's Name			
	Number Street			
	Number Succe			
	City State Zip Cod	<u></u>		
	Oity State Zip Oot			
C.	List Certain Losses			
. 0.	2.01			
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that insu	urance has paid. List loss	our Value of property lost
		pending insurance claims or	n line 33 of <i>Schedule</i>	
		A/B: Property.		
rt 7:	List Certain Payments or Transfers	8		
Inc	out seeking bankruptcy or preparing a ba lude any attorneys, bankruptcy petition prep		ervices required in your bankruptcy.	
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details.		ervices required in your bankruptcy.	
Inc	lude any attorneys, bankruptcy petition prep No		ny property Date payr or transfe	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details.	arers, or credit counseling agencies for s Description and value of a transferred	ny property Date payr or transfe was made	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm	arers, or credit counseling agencies for s Description and value of a	ny property Date payr or transfe	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	arers, or credit counseling agencies for s Description and value of a transferred	ny property Date payr or transfe was made	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	arers, or credit counseling agencies for s Description and value of a transferred	ny property Date payr or transfe was made	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	arers, or credit counseling agencies for s Description and value of a transferred	ny property Date payr or transfe was made	r payment
Inc	lude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	arers, or credit counseling agencies for s Description and value of a transferred	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Cod	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment
Inc	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Cod Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Cod	Description and value of a transferred Attorney's Fee - 0.00	ny property Date payr or transfe was made	r payment

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Deb	tor 1	Michelle		Smith	Case number (if known)	
		First Name	Middle Name	Last Name		
17.	hel	hin 1 year before you filed p you deal with your credi not include any payment or No	tors or to make payme	ents to your creditors?	behalf pay or transfer any pro	operty to anyone who promised to
	Ħ	Yes. Fill in the details.				
				Description and value of any transferred	paym	nent or efer was
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
	Incl	ordinary course of your be ude both outright transfers a transfers that you have alrea No Yes. Fill in the details.	and transfers made as se	ecurity (such as the granting of a se		
				property transferred	payments received in exchange	
		Person Who Received Trans	nsfer			
		Number Street				
		City State Person's relationship to yo	Zip Code ou			
		Person Who Received Tran	nsfer			
		Number Street				
		City State Person's relationship to yo	Zip Code ou			
19.	ben	hin 10 years before you file reficiary? ese are often called asset-pro No Yes. Fill in the details.		you transfer any property to a s	elf-settled trust or similar dev	vice of which you are a
	_			Description and value of the	e property transferred	Date transfer was made
		Name of trust				

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Debtor 1 Michelle Smith Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? CubeSmart Clothing, Furniture, Misc. No Name of Storage Facility Name Household Goods 5 Old Lancaster Rd Number Street Number Street

Malvern

City

State

Zip Code

City

Pennsylvania 19355

Zip Code

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Smith Debtor 1 Michelle Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Michelle			Smith	Case n	umber (if F	(nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judic	cial or administra	ative proceeding under	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	$ \mathbf{H} $	Yes. Fill in the det	taile							
	Ш	res. Fill III the del	ialis.							
				•	Court or agency		Nature o	f the case		Status of the
		O +:41-								case
		Case title								Pending
					Court Name					L °
				-	N					On appeal
		Case number		ſ	NumberStreet					
				-	Oit. Otata	7in Code				Concluded
				(City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	nnections to Any Bu	ısiness				
27.	With	A sole propri A member of A partner in a An officer, di An owner of	etor or self-e f a limited liak a partnership rector, or ma at least 5% c	employed in a tra bility company (L b) anaging executive of the voting or ed s. Go to Part 12.	Describe the nat	er activity, either full- artnership (LLP) poration	_	art-time Employer Id	entification ni ial Security ni ess existed	
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
		Business Name			_			CIIN.		
					_					
		Number Street						Dates busin	ess existed	
		-			Name of account	ant or bookkeeper				
		City	State	Zip Code				From	То	
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
		Business Name								
		Number Street			_			Dates busin	ess existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code				From	To	

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Debtor	1 Michelle		Smith	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other parties.		u give a financial statemen	t to anyone about your business? Include all financial institutions,
L	Yes. Fill in the details belo	W.		
			Date issued	
	News		MM/DD/YYYY	
	Name		IVIIVI/DD/TTTT	
	Number Street		=	
	City State	Zip Code	=	
	2: Sign Below			
Part 12	3igh below			
tru	e and correct. I understand ankruptcy case can result in	that making a false stat	tement, concealing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Michelle	Smith		×
	Signature of De	btor 1		Signature of Debtor 2
	Date 3/8/201	7		Date
Did	l you attach additional page	s to Your Statement of	Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
✓	No Yes			
Did	d you pay or agree to pay sor	neone who is not an att	orney to help you fill out ba	ankruptcy forms?
✓	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Michelle	Smith			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: CHASMCCARTHY Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Dresser Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Michelle		Smith	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	es		
inform	ation below. Do not list		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	escribe your unexpired	personal property leases		Will the lease be assumed?	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			No Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			· —	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			, -	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Part 3:	Sign Below				
	er penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Michelle Smith		x _		
5	Signature of Debtor 1		Sig	gnature of Debtor 2	
[Date 3/8/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Michelle Smith		Case No.				
	Debtor			(If known)			
			Chapter	Chapter 7			
	DISCLOSURE O	F COMPENSAT	ION OF ATTORNEY F	FOR DEBTOR			
comp	ensation paid to me within	one year before the filing of	certify that I am the attorney for the ab the petition in bankruptcy, or agreed t emplation of or in connection w ith the	to be paid to me, for services			
For le	gal services, I have agreed t	o accept		\$1,465.00			
Prior	to the filing of this stateme	nt I have received		\$0.00			
Balan	ce Due			\$1,465.00			
2. The se	ource of the compensation	paid to me was:					
	✓ Debtor	Other (spec	cify)				
3. The s	ource of the compensation	paid to me is:					
	✓ Debtor	Other (spec	cify)				
4. 🗸 🛚 m	nave not agreed to share the nembers and associates of r	e above-disclosed compens ny law firm.	ation with any other person unless th	ey are			
Шm		/ law firm. A copy of the agre	n with a other person or persons who ement, together with a list of the nam				
			legal service for all aspects of the ban ring advice to the debtor in determining				
b	. Preparation and filing of a	any petition, schedules, state	ements of affairs and plan which may	be required;			
C	. Representation of the deb	otor at the meeting of credito	ors and confirmation hearing, and any	adjourned hearings thereof;			
6. By ag	reement with the debtor(s),	the above-disclosed fee doe	es not include the following services:				
		CERTI	FICATION				
	that the foregoing is a com this bankruptcy proceeding		ement or arrangement for payment to	me for representation of the			
	3/8/2017		/s/ Alexander Preber				
	Date Signature of Attorney						
			Semrad Law Firm				
ı			Name of law firm				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Michelle	Case No	Case No		
Debtor(s)					
		Chapter.	Chapter7		
	VERIFICAT	ION OF CREDITOR MAT	ΓRIX		
Th knowledge	ne above named Debtors hereby verify that e.	the attached list of creditors is to	rue and correct to the best of their		
Date:	3/8/2017	/s/ Smith, Michel Smith, Michelle Signature of De			

TIDEWATER MOTOR CREDIT 6520 INDIAN RIVER RD VIRGINIA BEACH, VA, 23464

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

VERIZON 455 Duke Drive Franklin, TN, 37067

TARGET/TD PO BOX 673 MINNEAPOLIS, MN, 55440

CCI 501 Greene Street # 302 Augusta, GA, 30901

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

CHASMCCARTHY 800 Enterprise Drive # 204 Oak Brook, IL, 60523

MED BUSI BUR 1460 RENAISSANCE D SUITE 400 PARK RIDGE, IL, 60068

IRS 1 PO Box 7346 Philadelphia, PA, 19101

WOW PO Box 4350 Carol Stream, IL, 60197

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Comcast Cable c/o Xfinity PO Box 2127 Austell, GA, 30168

Sprint P O Box 629023 El Dorado Hills, CA, 95762

AT&T PO Box 537104 Atlanta, GA, 30353

Davis, Waymon 11045 S. homewood Chicago, IL, 60643

PNC 7300 S Stony Island Ave Chicago, IL, 60649

Chase Po Box 9001871 Louisville, KY, 40290

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Credit Union 1 9441 S Kedzie Ave Evergreen Pk, IL, 60805

Women's Healthcare of IL 9730 S. Western Ave, Suite 100 Evergreen Park, IL, 60805

University of Illinois at Chicago 801 S Paulina St college of dentistry Chicago, IL, 60612

UNITED TRANZACTIONS 2811 CORPORATE WAY MIRAMAR, FL, 33025

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UIC Dept of Psychiatry 912 South Wood Street, m/c 913 Chicago, IL, 60612

AMERICAN COLLN CORP 919 W ESTES SCHAUMBURG, IL, 60193

Avon Administrative offices 6901 Golf Road Morton Grove, IL, 60053

Certegy Check Services Inc PO Box 30046 Tampa, FL, 33630

Chexsystems 7805 Hudson Rd # 100 Woodbury, MN, 55125

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Harris, Arnold 111 West Jackson B Chicago, IL, 60604

Credit Management 4200 INTERNATIONAL CARROLLTON, TX, 75007

GE Money Bank Po Box 960061 Orlando, FL, 32896

Liberty University 1917 University Blvd. Lynchburg, VA, 24515

NCO Fiancial Systems PO box 15740 Wilmington, DE, 19850 Case 17-07133 Doc 1 Filed 03/08/17 Entered 03/08/17 11:54:45 Desc Main Document Page 70 of 78

Pathology Assoc of Chicago Ltd PO Box 88487 Chicago, IL, 60680

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: WW

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 03/08/2017	
Client Mehall A Smith	Client
Attorney All	

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Debtor 1 Michelle First Name	Middle Name	Smith Last Name	Case number (if kno	wn)	
	Madic Hand	Lastrane	Column A Debtor 1	Column B Debtor 2 or	
Unemployment compensation Do not enter the amount if you conder the Social Security Act. Institute the Social Security Act.	contend that the amount rec	eived was a benefit	\$0.00	non-filing spouse	-
For you . For your spouse	-	0.00			
	*				
 Pension or retirement income benefit under the Social Security 		t received that was a	\$0.00	*************************	-
10.Income from all other source amount. Do not include any ben payments received as a victim of international or domestic terrorisi page and put the total below.	efits received under the Soci a war crime, a crime against	al Security Act or humanity, or			
***************************************	and the state of t				-
Total amounts from separate page	ges, if any.		+\$0.00	+	-
11. Calculate your total current	monthly income. Add lines	2 through 10 for	+ 000 07		\$4,686.67
each column. Then add the total for	•		\$4,686.67		- 4,000.07
		J			Total current
Data umina W/hathau t	ha Maana Taak Annlina	to Vo.			monthly income
	he Means Test Applies				
 Calculate your current month Copy your total current month 	-	low triese steps:	Сору	line 11 here →	\$4,686.67
Multiply by 12 (the number	r of months in a year).				X 12
12b. The result is your annual in	come for this part of the form	n.		121	\$56,240.04
13 Calculate the median family in	ncome that applies to you.	gevine anamamamamaminino evolutivam activat			
Fill in the state in which you live.	en in a single de la company d	Illinois			
Fill in the number of people in yo	our household.	4			
Fill in the median family income thousehold.	for your state and size of			. 1	\$90,080.00
To find a list of applicable median instructions for this form. This list					
14. How do the lines compare?					
14a. Line 12b is less than of Go to Part 3.	r equal to line 13. On the top	of page 1, check box	1, There is no presumption of	abuse.	
14b. Line 12b is more than Go to Part 3 and fill ou		1, check box 2, The pr	esumption of abuse is determin	ned by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare under	penalty of perjury that the in	formation on this state	ement and in any attachments i	is true and correct.	
M.		٠. ار			
/s/ Michelle Smith \\\\ Signature of Debtor 1	tapiyy -1 8	and/ x	Signature of Debtor 2		
Date 3/8/2017 MM/DD/YYYY			Date 3/8/2017 MM/DD/YYYY		
If you checked line 14a, do N If you checked line 14b, fill or					

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Michelle Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MAT	TRIX
Th knowledge		rify that the attached list of creditors is tr	rue and correct to the best of their
Date:	3/8/2017	/s/ Smith, Michel	The war of the

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Lessor's name: Description of lessed property: Lessor's name: No No No Description of lessed property: Lessor's name: No No No No No No No No No	Nor <u>iviichelle</u>		Smith	Case number (if
any unexpired personal property lease that you listed in Schedule G. Executory Contracts and Unexpired Leases (Official Form 1950), fill int matter below. Do not list real scata leases. theapter claim is affect; the lease period has not yet ended. You may me an unexpired personal property leases? Describe your unexpired personal property leases Will the lease be assumed?	First Name	Middle Name	Last Name	known)
any unexpired personal property lease that you listed in Schedule G. Executory Contracts and Unoxpired Leases (Diricial Form 1950), fill in matter below. On this rate aleated leases unexpired leases are leases that are still in effect; the lease period has not yet ended. You may make an unexpired personal property leases. Describe your unexpired personal property leases. Will the lease be assumed?	2: List Your Unexpire	d Personal Property Leas	es	
Describe your unexpired personal property leases Lessor's name: Description of leased property. Description of leased property of my estate that secures a debt and any personal perty that is subject to an unexpired lease. X Signature of Debtor 1 Date 3/8/2017 Date 3/8/2017	any unexpired personal pr mation below. Do not list	operty lease that you listed i real estate leases. Unexpired	n Schedule G: Executory d leases are leases that	are still in effect; the lease period has not yet ended. You may
Description of lessed property:				
Description of lessed reperty: Description of lessed reperty:				
Lessor's name: Lessor's name:	.essor's name:		okonomponijem programa programa prima po za 20 km za kontrologija za kontrologija za kontrologija za kontrolog	
essor's name: essor'				
escription of leased roperty: essor's name: escription of leased roperty: Sign Below der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal perty that is subject to an unexpired lease. /// Michelle Smith Signature of Debtor 1 Date 3/8/2017 Date				
Description of leased reperty: essor's name:	•			
escription of leased roperty: essor's name: escription of leased roperty: Sign Below der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal perty that is subject to an unexpired lease. /// Michelle Smith Signature of Debtor 1 Date 3/8/2017 Date	essor's name:	THE THE POSSET OF THE PROPERTY	year-make mid waa ng da Laman waanni naga ah ahaan da ka ka ka ka da	
description of leased reperty: Sessor's name:	·			
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essor's name: Sign Below der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal operty that is subject to an unexpired lease. /// Michelle Smith Signature of Debtor 2 Date Date	·			
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essor's name: Sign Below				_
essor's name: No Yes	essor's name:			• • • • • • • • • • • • • • • • • • •
escription of leased roperty: Sign Below der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal operty that is subject to an unexpired lease. /s/ Michelle Smith Signature of Debtor 1 Signature of Debtor 2 Date 3/8/2017 Date	•			_
Sign Below der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal operty that is subject to an unexpired lease. /s/ Michelle Smith Signature of Debtor 1 Date 3/8/2017 Date		der wie zu erweiten der hielen zu der	M-AMMONAMINANANA (Marriador) (m. 123 de las calesticas de calesticas de calesticas (m. 14 de las calesticas de	H _{Voc}
der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal operty that is subject to an unexpired lease. /s/ Michelle Smith Signature of Debtor 1 Date 3/8/2017 Date				
der penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal operty that is subject to an unexpired lease. /s/ Michelle Smith	Cian Polour	CONSTRUCTION AND MAIN AND SERVICE AND		ERMINIANENCO BARATARREMEN OLOSAS BLOTHROPE (CHE TO BRECOMMENTE TERMINISTE TO THORN TO THE ARREST OF THE TOTAL CONTROL OF THE ST
Signature of Debtor 1 Signature of Debtor 2 Date 3/8/2017 Date	der penalty of perjury, I d	leclare that I have indicated an unexpired lease.	my intention about any p	roperty of my estate that secures a debt and any personal
Date 3/8/2017 Date	12	in Media		ature of Debtor 2
MM/DD/YYYY	Date 3/8/2017	-	•	·

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Debtor 1	Michelle			Smith	Case number (if known)
NAZIOZEM PARMINEN	First Name	٨	fiddle Name	Last Name	
	thin 2 years before ; editors, or other par	•	ankruptcy, did y	ou give a financial stater	nent to anyone about your business? Include all financial institutions
N N	No Yes. Fill in the deta	ails below.			
	•			Date issued	
					<u>_</u>
	Name			MM/DD/YYYY	
	Number Street		·······		
	City	State	Zip Code		
Part 12:	Sign Below				
	x /s/1	Michelle Smith	Medal	AS Y	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1	·		
	Date 3	3/8/2017			Date
Did v	vou attach addition	al nages to Y	our Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No	pages to .			, , , , , , , , , , , , , , , , , , , ,
	Yes				
Did y	you pay or agree to	pay someone	who is not an a	ttorney to help you fill ou	t bankruptcy forms?
[7]	No				
	Yes. Name of person	i			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Michelle		Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filling

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below		
Did you pay or agree to pay someone who is NOT an attorney	to help you fill out bankruptcy forms?	
☑ No		
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that I have read the summa that they are true and correct.	ary and schedules filed with this declaration and	
* /s/ Michelle Smith	*	:
Signature of Debtor 1	Signature of Debtor 2	
Date 3/8/2017 MM/DD/YYYY	Date MM/DD/YYYY	

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Debtor 1 Michelle First Name	Middle Name	Smith	Case number (if known)	
	estions for Reporting Purpose	Last Name		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily money for a business or i ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you	y consumer debts? Co Il primarily for a persona y business debts? Busi Investment or through t	al, family, or household iness debts are debts th the operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		offer any exempt property distribute to unsecured cro	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	o • 🛅	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		********	la constant de la con	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Michelle Smith Signature of Debtor 1 Executed on 3/8/2017	apter 7, I am aware that I understand the relief and I did not pay or agree the and read the notice that the chapter of title 11 ement, concealing propase can result in fines up	I may proceed, if eligib available under each cha to pay someone who is required by 11 U.S.C. § I, United States Code, s perty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	MM / DD	/ YYYY		MM / DD / YYYY